

FILED: June 23, 2025

UNITED STATES COURT OF APPEALS
FOR THE FOURTH CIRCUIT

No. 24-1341
(8:23-cv-02156-DLB)

STEVE FORD, individually and on behalf of all others similarly situated

Plaintiff - Appellee

v.

GENESIS FINANCIAL SOLUTIONS, INC.; SPRING OAKS CAPITAL SPV,
LLC

Defendants - Appellants

CHAMBER OF COMMERCE OF THE UNITED STATES OF AMERICA;
AMERICAN FINANCIAL SERVICES ASSOCIATION

Amici Supporting Appellants

PUBLIC JUSTICE

Amicus Supporting Appellee

M A N D A T E

The judgment of this court, entered May 30, 2025, takes effect today.

This constitutes the formal mandate of this court issued pursuant to Rule

41(a) of the Federal Rules of Appellate Procedure.

/s/Nwamaka Anowi, Clerk